



2013

benefits for life

State of Michigan Optional Coverage Program

be informed

2013 Benefits for Life Optional Coverage Program — A Preview for Eligible Employees

This bulletin provides an overview of the 2013 **Benefits for Life** optional coverage program, including benefit information and details about the online **Benefits for Life** enrollment process. Watch for more e-mails in the weeks ahead.

Online Enrollment Process for 2013

The 2013 open enrollment process will begin March 25th and end April 12th, 2013. You can enroll or make changes to your existing coverage online or over the phone by following these simple steps:

Enroll Online

1. Enter www.BenefitsforLife.org into your Internet browser.
2. Follow the log on instructions.
3. Review your existing coverages where applicable.
4. Make new or change your elections online for Accident Insurance, Supplemental Term Life Insurance, Accidental Death & Dismemberment (AD&D) Insurance, the Legal Plan and/or the Discount Plan.
5. Obtain information to change existing coverages, obtain quotes or enroll in Universal Life Insurance, Critical Illness Insurance, or Auto and Home Insurance.
6. Confirm your elections and print your confirmation statement. If you enroll in the Discount Plan, your discount code will be printed on your confirmation statement.

Important: You must select "I agree" on the confirmation page or your elections will not be recorded.

Enroll by Phone

1. Call 888-825-8395 and inform the **Benefits for Life** Representative that you would like to enroll or change your existing coverages.
2. A **Benefits for Life** Representative will answer your questions and enroll you in the **Benefits for Life** Optional Coverage Plans.

Questions or Need Help? If you have questions about benefits or the enrollment process, or if you need help logging on to the enrollment site, please call 888-825-8395.



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If you are currently enrolled in the Discount Plan, you must re-enroll to continue in that plan. All other benefits will default to current levels if no action is taken.

Be Informed (Highlights of the 2013 *Benefits for Life* Program)

Everyone has different needs when it comes to insurance protection. As your personal and financial obligations change, so does the need for appropriate coverage. Through ***Benefits for Life***, you have the ability to select the benefits you want and to create a package that fully meets your specific needs and those of your family.

For 2013, you can choose from the following plans:

- Accident Insurance
- Supplemental Term Life Insurance (Employees of the House of Representatives are now eligible)
- Accidental Death and Dismemberment (AD&D) Insurance (Employees of the House of Representatives are now eligible)
- Legal Plan
- Universal Life Insurance with Long Term Care (LTC) Coverage
- Critical Illness Insurance
- Auto and Home Insurance
- FREE Discount Plan

Supplemental Term Life Insurance (Guarantee Issue Offer Increased in 2012 Enrollment)

Provides life insurance protection for you, your spouse and your children.

- Guarantee Issue Offer increased for Employees and Spouses in 2012
- Employees can apply for \$300,000 and Spouses for \$70,000 of coverage without answering any medical questions
- Child(ren) coverage is available up to \$10,000
- Current enrollees may also increase coverage to the amounts above without answering medical questions

Next Steps

Log on to www.BenefitsforLife.org to start your enrollment. You can also visit the Employee Benefits Division website for more information about the program at <http://www.michigan.gov/employeebenefits>. Select **Voluntary Benefits (Active Employee)** from the left menu.